

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
54266

Eisenberg Gold & Agrawal, P.C.
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Cherry Hill, NJ 08034
Attorney for American Honda Finance Corporation

In Re:

RUTH P. FLORES



Order Filed on March 8, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 23-21068

Hearing Date: 2-7-24

Judge: (CMG)

**ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, STAY RELIEF AND
CO-DEBTOR STAY RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND
INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: March 8, 2024


Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: Ruth P. Flores

Case No: 23-21068

Caption of Order: Order for arrearage cure, regular monthly payments, stay relief and co-debtor stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief and Co-Debtor Relief filed by William E. Craig, Esq., attorney for American Honda Finance Corporation, with the appearance of R. Cameron Legg, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That American Honda Finance Corporation (“Honda”) is the holder of a first purchase money security interest encumbering a 2018 Honda Civic bearing vehicle identification number 2HGFC2F53JH560271.**
- 2. That the debtor’s account has arrears in the amount of \$998.56 through January 2024.**
- 3. That the debtor is to cure this arrearage by making her regular monthly payment of \$524.28 plus an additional \$332.85 each month (for a total monthly payment of \$857.13) for the months of February through April 2024.**
- 4. That commencing February 2024, if the debtor fails to make any payment to Honda within thirty (30) days after it falls due, Honda shall be entitled to stay relief and co-debtor stay relief as to the non-bankrupt co-debtor Luz Flores upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**

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Debtor: Ruth P. Flores

Case No: 23-21068

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- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. American Honda Finance Corporation must be listed as loss payee. If the debtor fails to maintain valid insurance, Honda shall be entitled to stay relief and co-debtor stay relief as to the non-bankrupt co-debtor Luz Flores upon filing a certification of non-payment with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the debtor is to pay a counsel fee of \$574.00 to American Honda Finance Corporation through her Chapter 13 plan.**

In re:
Ruth P. Flores
Debtor

Case No. 23-21068-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 08, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2024:

Recip ID	Recipient Name and Address
db	+ Ruth P. Flores, 1060 Bay Avenue, Toms River, NJ 08753-3771

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Wells Fargo Bank N. A. as Trustee for the Carrington Mortgage Loan Trust, Series 2007-FRE1, Asset-Backed Pass-Through Certificates dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Cameron Legg	on behalf of Debtor Ruth P. Flores courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com
William E. Craig	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 08, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor American Honda Finance Corporation wcraig@egalawfirm.com mortoncraigcf@gmail.com

TOTAL: 6